

EXHIBIT A



Nationwide Credit, Inc.

2002 SUMMIT BOULEVARD
SUITE 600
ATLANTA GA 30319
1-855-257-2202

1 of 1 PageID#1372

RE: AMERICAN EXPRESS
Account Number: XXXXXXXX 2005
Account Balance: \$2,382.33
Date: 11/17/2012

Let Us Help You!



Your outstanding balance with the above-referenced creditor is past due and has been referred to Nationwide Credit Inc. for collection. The account balance as of the date of this letter is shown above.

We would like to offer you an opportunity to settle this account. Please contact us at 1-855-257-2202 if you would like to take advantage of this settlement offer or to discuss mutually acceptable payment arrangements. You should understand and consider the terms of any settlement before agreeing to it.

For your convenience, you can make a payment using any one of the options below:



1. Go to: paynow.solveyourdebt.com (a fee free third-party website)
2. Enter your NCI ID #: 4466 and User ID: 7445



Send a check or money order payable to Nationwide Credit, Inc. using the remit coupon below.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

We look forward to assisting you in resolving this account.

MAURICE RICO
Nationwide Credit, Inc.

A Note About Settling Your Account

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600.00 or more. Please consult your tax advisor concerning any tax questions.

The law limits how long a debt can be reported to a consumer reporting agency. Because of the age of your debt, American Express cannot report it to a consumer reporting agency. Payment or non-payment of this debt will not affect your credit score.

C60
2012

*** Please See Reverse Side of This Letter for Important Consumer Information ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

PERSONAL AND CONFIDENTIAL
PO BOX 26314
LEHIGH VALLEY PA 18002

0661



2012

39331-17A11*AUTO**ALL FOR AADC 112
Abraham Kalf

ACCOUNT NO:	XXXXXXXX 2005
ID NUMBER:	4466
BALANCE DUE:	\$2,382.33
AMOUNT ENCLOSED:	

o Change of address: Print New Address on Back

REMIT TO:

NATIONWIDE CREDIT, INC.
PO BOX 26314
LEHIGH VALLEY PA 18002

466 5

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

New York City Department of Consumer Affairs License Number: 0914159

NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/>
STATE	<input type="text"/>	ZIP	<input type="text"/>
		WORK PHONE	<input type="text"/>